FREE GRATIS

TRI-LINGUAL

IRONBOUND VOICES

Vol. 14 No. 3 June 1991

Protest March To City Hall

One injustice after another

- The largest garbage incinerator
- Ironbound Stadium field closed for 3 years
- Dioxin never cleaned up
- Ironbound Bathhouse never replaced
- World's largest sludge incinerator

Wed. June 19th 7:00 PM

Meet at St. Stephan's Church at 7:00pm,
March up Ferry St. to City Hall, or
Come directly to City Council meeting 8:00 PM.

HUD Tenants Protest

"We are sick and tired of paying rents and not getting the services we pay for. We want to know where is all the money going? These people at HUD are not doing their job. They come here to work, and take a fast highway out of Newark. They don't care about conditions we have to live in."

This is how one tenant summed up the feeling at a demonstration outside the office of the Department of Housing and Urban Development (HUD) on April 9. More than 50 tenants joined in the lunchtime demonstration, carrying signs reading, Mugged by HUD, Support Tenants Not Absentee Landlords, HUD BE PART OF THE SOLUTION NOT THE PROBLEM, Promises, Promises More Empty HUD Promises.

"There are residents from 10 different apartment complexes out here protesting today," said Frank Hutchins, from the HUD Tenant Coalition, which organized the event. "They all live in buildings where HUD holds the mortgage or subsidizes rents. HUD is required by law to provide safe, sanitary apartments. HUD should be monitoring these buildings more closely, and doing their job to make sure that the landlords provide services people pay for."

As they marched, tenants gave examples of the bad conditions in their buildings:

- Brick Towers, where hundreds of people went without electricity for months after a fire in January.
- Spruce Spires, where there are broken windows, broken mailboxes, leaking ceilings and falling plaster
- Douglass-Harrison Apartments, where $3 million was supposedly spent to fix the roof which still leaks
- Garden Spires, where tenants have been unable to meet with the owner about basement flooding, unsafe elevators, and a lack of security.

"We're tired of promises of repairs," said Betty Love, president of the Garden Spires Tenants Association. "We're tired of elevators not working (Garden Spires has 20 floors). There's no alarm in the elevator and there's no way of warning anyone that you're stuck."

The other complexes who had representatives present were: Clinton Arms Apartments, 455 Elizabeth Ave., Hallmark House, 15 Hill Manor, Georgia King Village and Carmel Towers. Aspen Riverpark tenants, a building located in Ironbound on Raymond Blvd., are also members of the HUD Tenant Coalition.

The HUD Tenant Coalition has asked HUD to provide financial information about the buildings to tenants, so that tenants could see what the landlord has claimed to have spent money on. "We have had cases where the landlord told HUD he had 4 maintenance people, but he was only employing one," said Mr. Hutchins. The Coalition has also asked for tenants to be notified before HUD inspects the buildings, so they can take inspectors to problem areas in the building (not just to prearranged apartments which the manager selects).

"We have been meeting with HUD since last March, and we have not gotten any of the financial information. As far as the notice of inspections, there has been some cooperation, but it has been too little and too late," said Mr. Hutchins.



Ironbound Community Corporation Selects New Executive Director

Laurence Spisak has been selected as the new executive director for the Ironbound Community Corporation. Mr. Spisak is a New Jersey native who served as director of the Community Action Program in Anderson County, Tennessee for 8 years. He directed a wide range of social service programs and supported community organizing efforts. Mr. Spisak brings a wealth of experience to his new position.

Vic DeLuca resigned as Executive Director to take a new job with the Noyes Foundation in New York City.

The Ironbound Community Corporation has served the Ironbound community for 22 years. The Ironbound Community Corporation sponsors a daycare center and an After School program for children, a Meals On Wheels program and other programs for senior citizens, and a number of other social services. The Ironbound Community Corporation has helped neighborhood people force the clean up of toxic waste, prevent the construction of a toxic waste incinerator, enforce the zoning laws, and fight for their rights.

Protest March

To

City Hall

One injustice after another

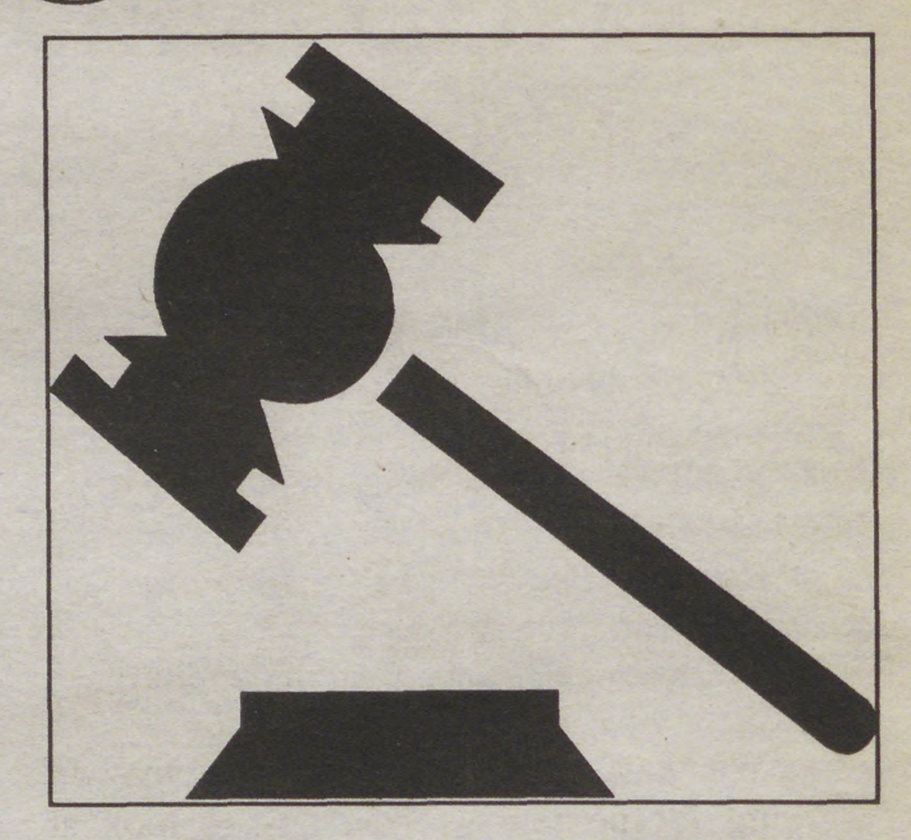
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For information call 589-4668.

Know Your Rights



Foreclosure in New Jersey

Part IV

This article was written by Connie Pascale of Legal Services of New Jersey.

In the last few issues of Ironbound Voices, we have printed a series of articles about your rights if the bank is attempting to foreclose on your home. We are completing the series in this issue. Here are a few of the major points to remember:

- If you fall behind in your mortgage payments - even one payment - foreclosure proceedings can begin against you. This doesn't happen all the time, but if you own a home it's important to realize that it can happen. It is important to talk to a lawyer immediately. There are ways to stop the foreclosure action. There are certain procedures that must be followed, and certain rights that the homeowner has. Talking to a lawyer as soon as possible should be your first step. The bank may refuse to accept your mortgage payments and demand the full amount of the mortgage after you miss one payment.
- If this happens, you can file a Chapter 13 bankruptcy action. The court will then "cure the default", giving you the opportunity to pay just the mortgage payments you missed. You can pay what you owe all at once or in installments.
- If the bank begins to foreclose, you must receive a complaint, stating that you have not paid your mortgage payments. You have 20 days to file a written answer. If you do not answer, the court can begin proceedings against you very quickly.
- If the court finds you in default (not paying your mortgage), they will issue a "foreclosure judgement". Once this happens, the only way to get your property back is to "redeem the property" - which means paying the full amount called for in the foreclosure judgement.
- The foreclosure judgement usually means paying the full amount of the mortgage immediately, the interest on the amount owed, court costs and attorney fees. The judgement also orders the sheriff to sell the property and give the money from the sale to the bank or mortgage company.
- Sometimes the bank takes possession of the property before the foreclosure sale. If there are tenants in a building, the bank is your new landlord, and you are protected by the eviction laws.
- If the sheriff sells the property it is sold to the highest bidder. The sheriff must then wait 10 days to give a deed to the new owner. This gives the original owner time to "redeem the property."
- The original homeowner is entitled to any money left over from the sale of the property, after the mortgage, interest, and court costs are paid.
- The homeowner can ask for a delay of the sale for a good reason. The homeowner also can sell the property him or herself.
- At any time during the process, the homeowner and bank can reach an agreement and settle the case if they want to. * Owners of property insured by the Federal Housing Administration (FHA) have more protection. Foreclosure can't begin until 3 monthly payments are due and unpaid (with some exceptions). The Department of Housing & Urban Development (HUD) may also take over the mortgage payments, if the owner can show that failure to pay was due to circumstances beyond his control, and that they will again be able to begin regular payments.
- Homeowners insured by the Veterans Administration or the Farmers Home Administration also have certain protections, and you should talk to a lawyer about them.

Helpful Phone Numbers

Ironbound Community Corp.	344-7210
Essex-Newark Legal Services	
Main	624-4500
Hispanic Unit	642-8707
Senior Citizen Unit	675-8272
Rutgers Urban Legal Clinic	648-5576
Rutgers Legal Aid Clinic	624-5300

Family Leave Act Enforcement

Division on Civil Rights	648-4831
Public Advocate	609-292-1692
NJ Division of Law & Public Safety Consumer Affairs Division	
Information	643-6400
Enforcement	643-3500
Complaints	648-3622
ActionLine	648-3295
Essex County Welfare Department	733-3059

Beware of Sale and Leaseback Deals

After foreclosure suits have been started against them - and especially after a sheriff's sale has been scheduled - many homeowner are contacted by certain real estate operators. These people claim that they want to help the homeowners keep their homes. Some say they will pay off the old mortgage and provide a new one. Other say they will buy the property and sell it back to the homeowner. If the homeowner agrees, what usually happens is that the property is sold to the real estate operator at a low-price - usually the amount of the old mortgage - even though the house is worth much more. The house is then rented back to the homeowner at a very high rent. The homeowner is also given the right to buy the house back within a year or two at a price much higher that it is sold for. Because the rents are so high, many homeowner - now tenants in their own homes - fall behind and end up being evicted. The real estate operator is then free to sell the house and keep all of the profits.

Homeowners who receive these offers should contact an attorney right away. They should not agree to these sale-and-leaseback arrangements without getting legal advice from their own lawyer or from Legal Services. There may be other ways to save their homes - bankruptcy or settlement, for instance - ways that are far better for them and far more likely to succeed.

Homeowners who have already accepted these deals and are now being evicted should also contact a lawyer or Legal Services. It may not be too late to get out of this arrangement and still keep the property.

Students Win Peace Awards

Students from 5 different schools read their winning essays at the "Peace On Earth Spaghetti Dinner" on May 3.

More than 80 people attended the Dinner at St. Stephen's Church to see the students receive their awards.

C. Stephen Jones, Director of the Metropolitan Ecumenical Ministry (MEM), an ecumenical church group in Newark, congratulated the winners. "It is a wonderful sign of hope to have our young people thinking about peace, and we should congratulate them."

"We have got to get more active in working for peace. We have got to look at how many of our tax dollars are going for bombs and military expenses, and how few are going for good schools, homes, and recreational opportunities for our children," he said.

Mr. Jones commended the parents, teachers, and principals who took time to come and see their children receive the awards. School staff who came were: Mrs. Eva Ramos, principal of Hawkins St. School, Dorothy Jones and Evelyn Morrison, two teachers from Hawkins St. School, Mrs. Rita Luciana, a teacher from South St. School, Lisa Meloro, a teacher from Project Link School, and Mrs. Barbara Stuyzinski, a teacher at St. Francis Xavier School.

The winning students were:

Joe Volpe, 1st grade, St. Francis Xavier School

Johnny Valencia, 1st grade, St. Francis Xavier School



The winners from the 1991 Peace Essay Contest hold the awards they received at the Spaghetti Dinner on May 3, 1991.

Sandra Faria, 5th grade, South St. School

Cyron Mackey, 5th grade, South St. School

Landrine Laborde, 6th grade, St. Francis Xavier School

Davonia Randolph, 7th grade, Project Link

JoCarla Pettiford, 7th grade, Project Link

Valerie Velez, 8th grade, Wilson Ave. School

Ana Batista, 8th grade, Wilson Ave. School

Shaneika Fortenberry, 8th grade, Hawkins St. School

Stephen Mejias, 8th grade, Hawkins St. school

In addition to their awards, each student received a cash prize in memory of Dr. & Mrs. Israel Bernstein. The Bernstein Peace Prize was established by the Ironbound Community Corporation and the Bernstein family in memory of the Bernsteins. Dr. Bernstein was a medical doctor in Ironbound for 40 years. He fought for social justice and worked for peace.

Those at the Dinner enjoyed a wonderful spaghetti dinner, prepared by Roni Faulkner, and served by a team of volunteers. Countinho's Bakery donated a beautiful cake, reading "Peace On Earth".

Aspen Tenants Push For Improvements

Members of the Tenants Association at Aspen Riverpark Apartments recently met with a representative of Integrated Resources, the New York company which owns their building. (Aspen Riverpark is located on Raymond Blvd. between Lexington and Oxford Sts. in Ironbound).

Tenants brought up a number of major problems in the building. One of the most serious is a reduction of security in the building, which has allowed drug traffic to resume.

For two years previously, off duty policeman have been stationed at the building. Now, Integrated Resources claims they haven't got enough money to continue the program. Mr. Zurow, the company representative, said that the company has applied to HUD for more money in order to continue the program. The application has been sitting in Washington D.C. for months. Tenants pointed out that Integrated Resources should have told them about the application earlier, since they have been meeting with the director of the HUD Office directly since March of 1990, as part of the HUD Tenant Coalition, a citywide coalition of tenants from HUD buildings, and could have lobbied for its passage. Instead, tenants have had to put up with fights, vandalism, muggings, and other drug related behavior at the building.

Among the other problems which tenants raised were broken elevators, hallways which need to be cleaned, not enough heat and hot water in certain sections of the building, the need for extermination of mice and roaches, intercom systems which don't work, and repairs not being done quickly or thoroughly enough. "They fix something, but do a shoddy job, and then they just have to pay to do it over again," said one tenant.

Tenants asked why the person employed as a social worker has to do office work. Zurow said HUD would not pay for another person to do office work. Tenants questioned what the other 3 office people do. "We need a full time social worker in this building," said one tenant. Tenants did welcome the news that a little league program would soon be started for young boys in the building. "That's great for the younger boys, but what about the girls, and the older children?" asked another person.

Zurow announced that the waiting list was available in the office, and that tenants were welcome to come in and see it. In the past, there have been many questions about who gets into apartments, and whether the waiting list has been properly followed or not. Tenants have pushed to see the list, believing that people were not being treated fairly.

Zurow blamed the fact that the building still does not have window guards on the City of Newark, claiming that the city has not approved a window guard design. Window guards are required by law in Newark, since several small children were killed or injured by falling out of highrise windows.

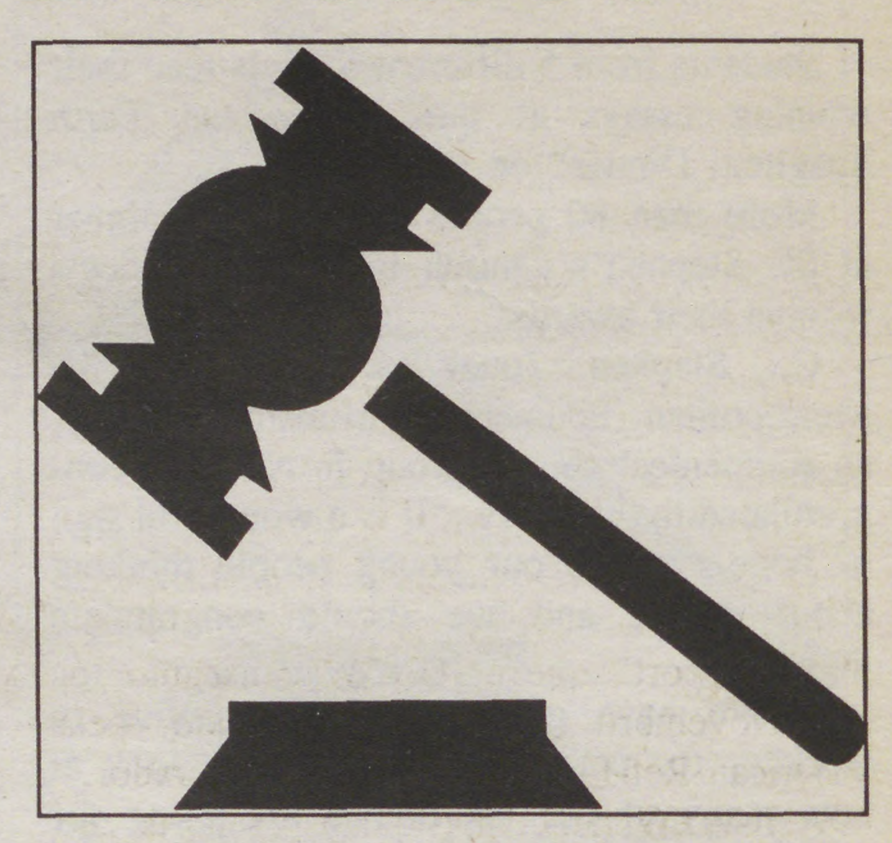
Tenants intend to continue to meet and push for action to solve problems in the building. "This is our home, We pay rent, and we want to get what we pay for," said one tenant.

Ironbound Ambulance Squad Needs Your Help!

The Ambulance Squad provides free ambulance service. It runs totally on donations (no government financial aid). Your donations are tax deductible. The money helps pay for equipment and training. The Ambulance Squad is now in its 39th year. With your help, it can continue. Send your donations to: Ironbound Ambulance Squad, 399 New York Ave. The Squad also needs volunteers! You will receive complete first aid training. Call or stop by and help the Squad continue.

Saibam Os Seus Direitos

Anulação Da Venda De Casas



Nos ultimos numeros do jornal "Ironbound Voices" transcrevemos uma série de artigos acerca dos vossos direitos no caso do banco tentar rehaver a vossa casa. Vamos completar a série neste numero. Eis aslguns dos maiores pontos a lembrar:

- Se te atrazares nos pagamentos da hipoteca - ainda que seja um só - o banco pode iniciar uma acção no tribunal contra ti. Isto nao acontece sempre mas se es proprietário é importante saberes que tal pode acontecer. É necessário que fales com um advogado imediatamente. Há maneiras de parar acção. Há certos procedimentos que devem ser seguidos, e certos direitos que o proprietário tem. Falar com um advogado o mais breve possivel deveria ser o teu primeiro passo. O banco pode recusar aceitar os teus pagamentos e exigir a quantia total que deves logo que faltes com um pagamento.
- Se isto acontecer, podes invocar uma acçao de bancarota. O tribunal pode então "anular a falta de pagamentos," dando-te a oportunidade de fazeres os pagamentos em falta. Podes pagar o que deves duma vez ou em frações.
- Se o banco iniciar a acçao, deves receber uma queixa, dizendo que tens falhado em fazer os pagamentos. Tens 20 dias para responder por escrito. Se não responderes o tribunal pode proceder imediatamente contra ti.
- Se o tribunal verificar que não tens feito pagamentos da hipoteca será emitida uma "sentença de venda forçada." Uma vez que isso acontece a unica maneira de rehaver a tua propriedade é atravez da sua "remissao" o que significa pagar o total exigido pela sentença do tribunal.
- A sentença da venda judicial geralmente significa fazer o pagamento no total imediatamente, mais o juro devido, mais os honorários do advogado e os custos do tribunal. A sentença dá tambem ordens ao Sheriff para que venda a propriedade e que entregue o producto da venda ao banco ou a companhia financiadora.
- As vezes o banco retoma a posse da propriedade antes da venda judicial se há inquilinos no edificio, o banco passa a ser o senhorio actual, e o inquilino ficará protegido pelas leis do despejo ou evicção.
- O Sheriff vende a propriedade pela proposta mais alta. O Sheriff tem de esperar 10 dias para entregar do titulo de posse ao novo proprietário original para "remir a propriedade."
- O proprietário original tem direito ao dinheiro que sobra da venda da propriedade depois do pagamento da hipoteca, juro, e custos do tribunal efectuados.
- O propriretario pode requerer a demora da venda caso tenha uma boa desculpa. O proprietário pode tambem fazer a venda pessoalmente.
- A qualquer altura durante o processo, o proprietario e o banco podem chegar a um acordo caso queiram.
- Os proprietários com seguro na "Federal Housing Administration (FHA) teem mais protecção. A venda judicial não pode começar até que falhem 3 pagamentos mensais (com algumas excepções). O Departamento de Housing & Urban Development (HUD) pode tambem responsabilizar-se pelos pagamentos da hipoteca, se o proprietário pode provar que a falta de pagamento foi devida a circunstancias sob as quais não tinha controlo, e que o mesmo poderá iniciar os pagamentos regulares.
- Os proprietários segurados pela Veterans Administration ou pela Farmers Home Administration gozam tambem de certas regalias e devem sempre consultar um advogado acerca delas.

Numeros De Telefone De Auxilio

Corporação Da Comunidade Do Ironbound 344-7210

Serviços Legais De Essex-Newark
- Principal 624-4500
- Unidade Hispanha 642-8707
- Unidade de Cidadões da Terceira Idade 675-8272

Clinica Urbana Legal De Rutgers 648-5576

Clinica de Ayude Legal De Rutgers 624-5300

Divisião sobre Direitos Civís 648-4831

Público Advogado 609-292-1692

Departamento Da Lei e Segurança Pública: Departamento Da Direitos Do Consumidore 643-3500

Agencia do Welfare do Condado de Essex 733-3059

Marcha de Protesto
ao
City Hall

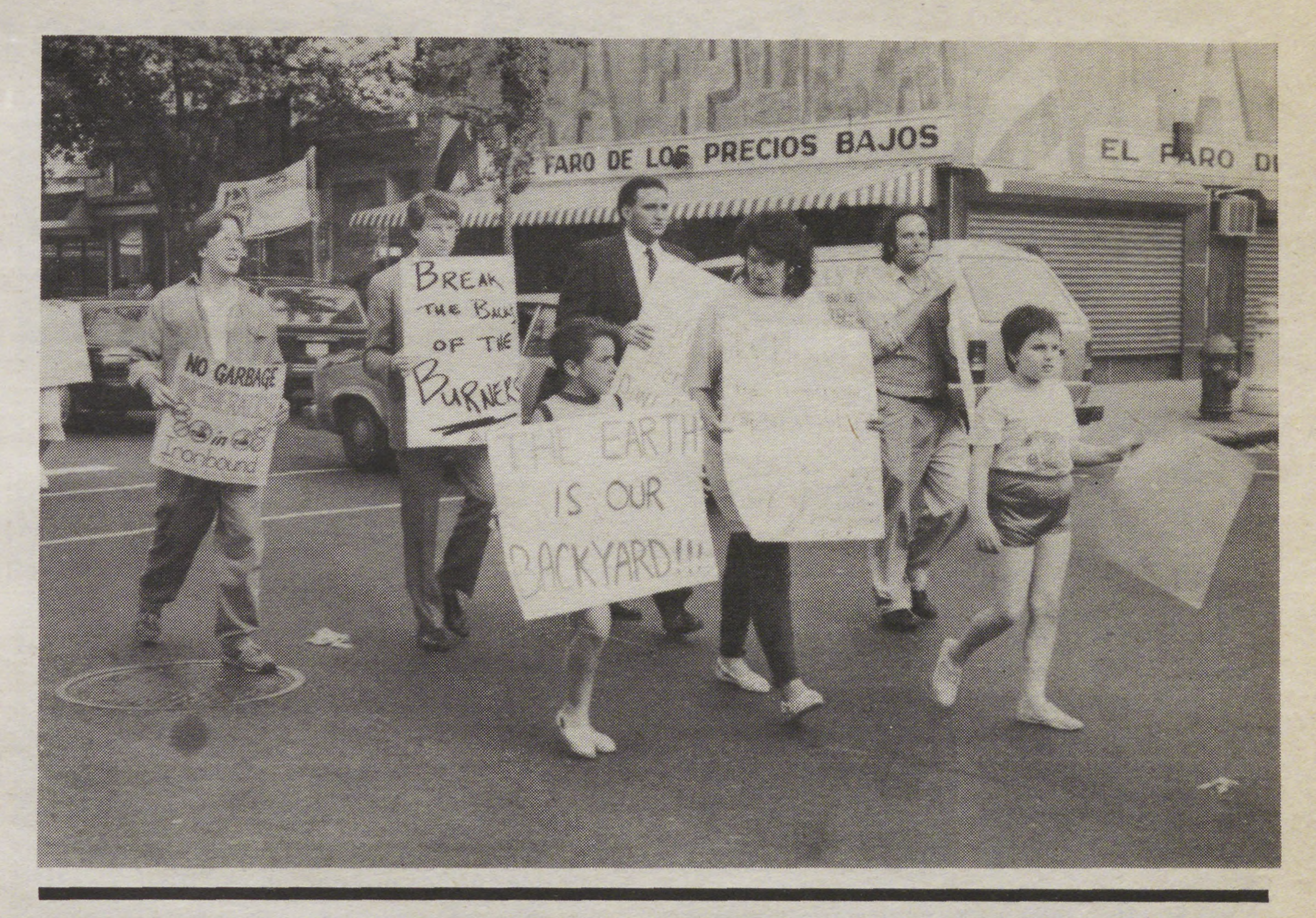
Injustiça Sobre Injustiça

- O maior queimador de lixos
- O Estádio do Ironbound fechado por 3 anos
- A dioxina nunca limpa
- O Balneário do Ironbound nunca substituido
- O maior incinerador de resíduos do mundo projectado para o Ironbound

Quarta feira 19 de Junho às7 horas da tarde

Reunião em St. Stephen's Church às 7 horas da tarde
Seguir pela Ferry St. para o City Hall, ou
Ir directamente à reunião do Conselho Municipal às 8 horas

O Que Querem Esconder No Incinerador?



"O estado tem receio de nos dizer o que-se passa com o incinerador."

Esta é uma acusaçao feita numa conferência de imprensa realizada no dia 5 de Abril pelo Comité do Ironbound Contra Lixo Tóxico (ICATW). O grupo tem experimentado conseguir "reports" acerca do que está a sair pela chaminé desde que a queima de lixo começou em Novembro de 1990. A ICATW quere copias dos "reports" mensais monotorizados os quais relatam o que sai pela chaminé. O unico "report" que a ICATW conseguiu foi em Novembro de 1990 fornecido pela American Ref-Fuel que opera o incinerador.

A ICATW tambem pedio os "reports" do Departamento de Proteção do Ambiente à Vereação da Cidade à Administraçao do Condado mas nada conseguiu. O presidente da administração do condado falou na conferencia de imprensa e disse que aquela administração não tinha recebido a imformação.

"Preocupa-nos muito o caso do incinerador exceder os limites e estamos a permitir algo que não deveriamos fazer," disse Freeholder Parlavecchio.

"É inacreditavel que a DEP, o Condado e a Cidade que são parceiros legais deste contracto não consigam esta informação," disse Arnold Cohen da ICATW. "Talvez recusem dar-nos os "reports" porque não queren que o povo saiba que estão a mandar para o ar. É um insulto a comunidade." Sr. Cohen tambem clamou pelo encerramento do incinerador.

Peter Montague da Fundação dos Estudos do Ambiente de Washington D.C. tambem quiz que encerrassem o incinerador.

"Os politicos do estado e do Condado perderam credibilidade pelas muitas decisões incompetentes que teem feito no capitulo do lixo até esta data. Mais decisões por estes mesmos individuos, que actuam em segredo sem o controlo do publico, e sem darem contas mesmo, nada fazem para resolver os problemas das cinzas sensatamente."

"É obvio que a N.J. DEP está a experimentar salvar um mau projecto. Apelamos para os representantes do estado para que efectuem as analises necessárias para revelarem se os residendes do condado podem ou não poupar uma grande quantidade de dinheiro pagando as obrigações do financiamento deste incinerador, encerrando-o e abrindo os braços, ao processo de reciclagem e compostagem em larga escala. Outros condados em New Jersey estão a voltar as costas à incineração. Não é tarde para que o Condado de Essex faça o mesmo."

Alem da recusa de tornarem publicos os "reports" das emissões da chaminé, há outros problemas com as provas do incinerador.

As provas para metais pesados e dioxina, substancias que podem causar problemas de saúde sérios nem sequer começaram até Abril, seis meses depois do incinerador arrancar. "As pessoas que vivem na area à volta do incinerador são as cobaias duma experiencia má," acusou Madelyn Hoffman da Organização do Ambiente Grass Roots (GREO) ao falar na conferencia de imprensa.

A DEP de New Jersey tambem não está a fazer as provas da cinza para ver se é perigosa. "Permitir que esta cinza passe sem que seja submetida a provas e assim não permitirem que o publico tenha acesso a informação que é necessária para que possam decidir se devem aceitar ou rejeitar a cinza na comunidade, a New Jersey DEP está a participar num processo imoral e não democratico ao poluirem uma comunidade no norte do estado de New York," disse Peter Montague. A cinza do incinerador presentemente está a ser enviada para um terreno de recolha perto de Buffalo, New York.

Montague antecipa que se houver uma queima de 2250 toneladas por dia o incinerador produzirá 270.000 toneladas de cinza por ano e em 20 anos produzirá: 642.000 libras de cadmio, 31.5 milhões de libras de chumbo, 1.1 milhões de libras de arsenio, e 534.000 libras de chromium. Estes metais são perigosos para a saúde podem ser letais e manteem-se tóxicos por longos periodos de tempo.

"Porque a New Jersey DEP recusa analizar esta cinza para o conteudo de metais e fornecer os resultados ao público, deve estar claro para qualquer pessoa que repara neste assunto que a DEP está a confirmar que esta cinza é vergonhosamente tóxica. O silencio da organizaçao neste assunto é uma admissão de culpa," disse Montague numa revelação preparada para a imprensa.

Montague notou que os residentes do Condado de Essex teem provado que estsavam certos em todas as suas previsões acerca do incinerador:

"1) Os incineradores são mais caros do que as suas alternativas.

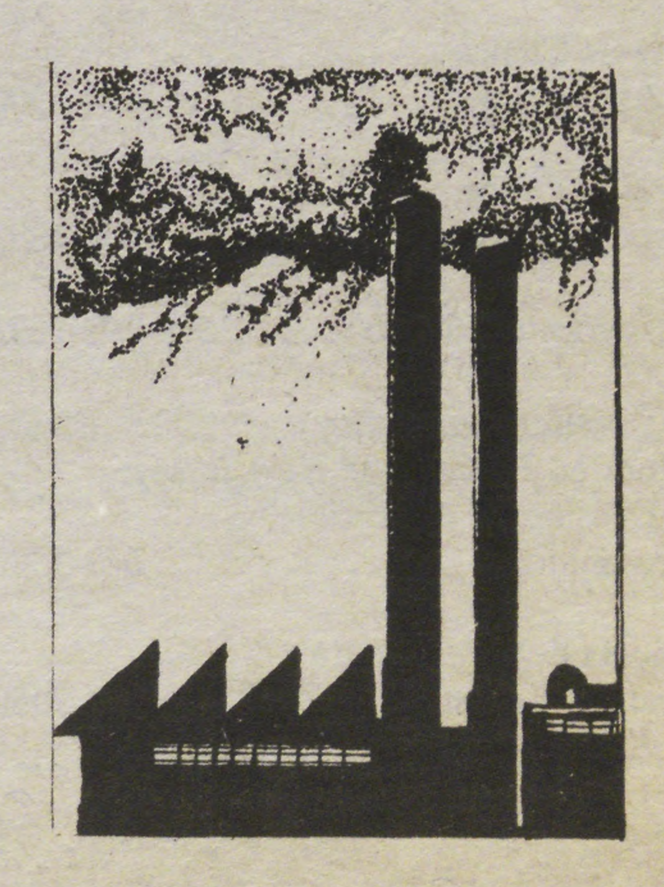
2) Os incineradores competem directamente com reciclagem, a qual é uma maneira mais apropriada para lidar com o lixo toxico municipal a reciclagem é mais barata, menos polvente para o ar, para a terra e água.

3) Os incineradores produzem cinzas altamente contaminadas com metais toxicos, que devem ser transportados e armazenados algures, e que consequentemente apresentam perigos letais para qualquer comunidade onde esteja localizado o armazenamento.

4) As comunidades que permitem os incineradores tornan-se cemitérios de lixo, tendo de importar lixo para alimentar o habito de incineração as comunidades com incineradores tornam-se dependentes do lixo."

O Condado de Essex tem importado lixo de New York e está agora a tentar obter mais lixo doutros condados em New Jersey para queimar no incinerador.

A ICATW está a planear pressionar a vereação e o Conselho dos administradores do Condado para que obtenham análises. Para informação das datas das reuniões e como poderás ajudar telefona para o numero 589-4668.



Catita
Supermarket & Fish Store

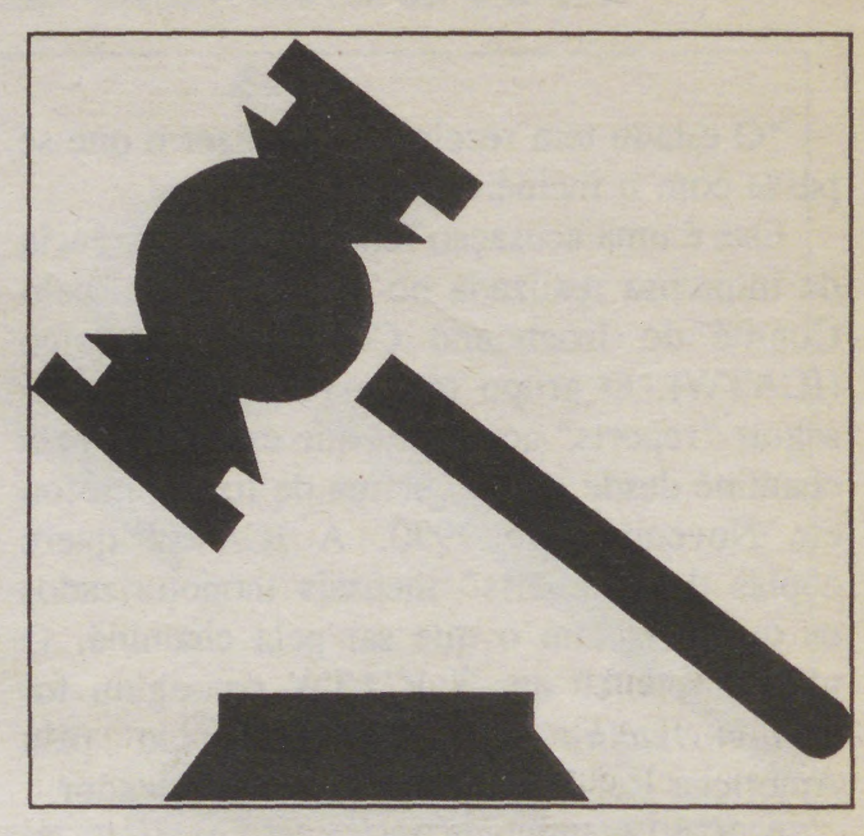
517 Ferry St.
Newark, N.J.

(201)344-0846
Mr. Froes, proprietario

Peixe Fresco Dia Frutas, Vegetais e Mercearia
das 6 AM 9 PM
e aos Domingos
das 7 AM 7 PM

Sepa Sus Derechos

La Defalción En New Jersey



En las ultimas ediciones de Ironbound Voices, hemos publicado una serie de artículos acerca de sus derechos, en caso de que el banco esté intentando dejarlo sin su propiedad. En esta edición estamos compeltando este tema. Aquí estan algunos de los puntos mas importantes que se deben tener en cuenta:

- Si usted falla en el pago de la hipoteca (mortgage), aún cuando sea un solo pago, procedimientos en su contra seran iniciados para excluirlo de su casa. Esto no ocurre en todos los casos, pero si usted es propietario de vivienda, es importante tener en cuenta de que esto puede pasar. En el caso de que esto suceda es importante hablar con su abogado inmediatamente. Existen algunas maneras de detener la acción de exclusión. Hay ciertos procedimientos que usted debe seguir, y ciertos derchos que el propietario tiene. Hablar con un abogado tan pronto como sea posible, es el primer paso que se debe tomar. El banco podrá reusarse a aceptar sus pagos de la hipoteca, y exigirle el pago de la totalidad de la misma en el momento en que uste haya faltado a una sola cuota.
- Si esto sucede, usted puede acogerse al capítulo 13 de la acción de bancarrota. La corte entonces podrá "remediar su negligencia", dandole la oportunidad de pagar solo las cuotas que usted no complio. Usted puede cancelar esa deuda en un solo pago o en varios plazos.
- Si el banco inicia el procedimiento de exclusión, usted deberá recibir una copia del reclamo, estableciendo que usted no ha cumplido con los pagos de su hipoteca. Usted tiene entonces 20 dias para responder por escrito. Si usted no responde, la corte puede iniciar rapidamente un procedimiento en su contra.
- Si la corte le encuentra a usted negligente (al no pagar su hipoteca), ellos expediran un "juicio de exclusión". Una vez que esto ocurre, la única manera de poder recuperar su propiedad es "amortizar la deuda" (cumplir con el pago), lo cual significa pagar la totalidad reclamada por el juicio de exclusión.
- El juicio de exclusión regularmente exige el pago de la totalidad de la hipoteca inmediatamente, el interes de toda la suma que se debe, los gastos de la corte y de abogados. La corte también le da orden al alguacil, para vender la propiedad y entregar el dinero de esta al banco o compañia que hay hecho el prestamo.
- Algunas veces el banco toma poseción de la propiedad antes de la venta de esta. En caso de que existan inquilinos en la edificación, el banco será su nuevo patron.
- Si el alguacil vende la propiedad, se la venderá al mejor postor. El alguacil entonces debe esperar 10 dias para dar el documento de propiedad al nuevo dueño. Esto le da al primer propietario la oportunidad de "rescatar la propiedad."
- El propietario original tiene la oportunidad de recibir cualquier dinero restante de la venta, despúes de haber cubierto el valor de la hipoteca, el interes y los gastos de corte.
- El proprietario puede apelar a una demora en la venta, si el tiene una buena razón. El tambien puede vender la propiedad por su propia cuenta, y cubrir la deuda.
- En cualquier momento del proceso, el propietario y el banco pueden lograr un acuerdo y decidir el caso si ellos lo quieren.
- Propietarios de vivienda asegurada por la Federal Housing Administration (FHA) tienen mayor protección. La exclusión solo puede ser iniciada despues de 3 meses de fallar con el pago (con algunos excepciones). El Departamento de Vivienda y Desarrollo Urbano (HUD) puede también revisar los pagos de la hipoteca, en caso de que el propietario demuestre que su incumplimiento se debe a razones agenas a su voluntad, y que puede ser capaz de volver a hacer sus pagos regularmente.
- Propietarios asegurados por Veterans Administration ó "Farms Administration", también tienen ciertas protecciones, y usted debería hablar con su abogado acerca de ellas.

Numeros De Telefono Provechoso

Ironbound Community Corp. . . 344-7210

Essex-Newark Servicios Legales
Numero Principal 624-4500
Unidad Hispaña 642-8707
Unidad de Ancianos 675-8272

Rutgers Urban Clinica Legal . . 648-5576

Rutgers Clinica de Ayuda Legal 624-5300

División de los Derechos Civiles 648-4831

El Advocato Público 609-292-1692

La División De Leyes y Seguridad Publicas de New Jersey: La División de Asuntos Consumidores 643-3500

Agéncia del Welfare de Condado de Essex 733-3059

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¿Que Ellos Estan Escondiendos En El Incinerador De Basura?



"El estado tiene miedo de decirnos que esta pasando con el incinerador de condado Essex."

Este fue el cargo hecho en la conferencia de prensa el dia 5 de Abril por el Comite Encontra el Desperdicios de Tóxicos (ICATW). El grupo esta tratando de conseguir reportes sobre lo que esta pasando y saliendo de la chimenea desde que este comenzo a quemar en Noviembre del 1990. El Comite ICATW quiere copias del reporte mensual el cual indica que es lo que esta saliendo. El unico reporte que el ICATW recibio fue en Noviembre 1990, el cual fue sometido por Ref-Fuel, el operador del incinerador. American Ref-Fuel prometió sometir reportes los cuales no se han recibido.

ICATW quiere saber de los reportes del Departamento de Protección del Ambiente (DEP), del Consejero de la Ciudad, de Departamento de Board de Freeholders, pero no ha recibido ninguno.

El Presidente del "Board of Freeholders" Parlavecchio hablo en la vista de prensa y dijo que el Board de Freeholders no ha recibido información. "Nosotros estamos preocupados que el incinerador este pasandose de las guias, y que nosotros estamos dejando que esto pase, esto no puede ni debe suceder," dijo Parlavecchio.

"Es increible que el DEP, el Condado y la Ciudad, quienes son los del contrato, no puedan recibir esta información," dijo Arnold Cohen del ICATW. "Tal vez ellos no quieren darnos esta información por que ellos no quieren que nosotros sepamos lo que esta subiendo al aire. Es un insulto a la comunidad."

Sr. Cohen pedió que el incineradaor fuera cerrado.

El Sr. Peter Montague dela Fundación de Analysis del Ambiente en Washington D.C. tambien pidió que el incinerador fuera cerrado.

"Los oficiales del Condado de Essex han perdido la confiaza y el respeto del publico por la acción tan erronia que han tomado con la basura hasta este momento presente. Mas deciciones hechas por estas mismas personas echan en secreto y sin el consentimiento del publico no ha logrado solucionar el problema de la basura en ninguna manera sensible. Esta claro que el DEP de New Jersey esta tratando de salvar un mal projecto. Nosotros le pedimos a los oficiales del Estado que sometan los analysis necesarios para determinar si los residentes del condado se economizarian mas si pagarian el costo, del incinerador, y cerrarlo y someterse a un sistema de recyclo y composición. Otros condados en New Jersey le han dado la espalda a incineración. No es tarde para el Condado de Essex hacer lo mismo."

En addición de su rehuso, de sometir los reportes de emisión de la chimenea al publico ahi otros problemas con el incinerador.

Los examenes para metales y "dioxin", substancias que causan problemas de salud serios no comenzaron hasta Abril - seis meses mas tarde que el incinerador comenzo a operar. "Las personas que viven en esta comunidad son 'guinea pigs' para un mal experimento," reclamo Madelyn Hoffman de "Grass Roots Environmental Organization (GREO) en la conferencia.

El DEP de New Jersey tambien no esta haciendo analysis de las cenizas para ver si son peligrosas. "Ayudando que este ceniza no sea analizada - y asi aguatando información de la comunidad los cuales tienen que hacer una determinación de aceptar o rejectar la ceniza en su comunidad el New Jersey DEP esta participando en un proceso inmoral y un-democratico en una comunidad de "upstate New York" por polucción," dijo Peter Montague. Las cenizas han sido enviados a un lugar cerca de Buffalo, New York.

Montague predice que el incinerador comienza a quemar una capazidad de 2250 toneladas al dia el incineradaor produce 270,000 toneladas al año de las cenizas, y en 20 años produce 642,000 libras de cadmium, 31.5 millones de libras de plomo, 1.1 millon de libras de arsenico y 534,000 libras de cromium. Todos estos metales son peligrosos para la salud y hasta causan males por vida y continuan por mucho tiempo.

"Porque el DEP de New Jersey esta rehusando de analizar estas cenizas y los metales contenidos, y someterlos al publico esta claro para todo el mundo que el DEP esta confirmando que la ceniza es un toxico embarasozo. El silencio en este caso es un acto de cargo de consciencia," dijo Montague en su presentación preparada para la prensa.

Montague señalo que lo residentes de Essex Couunty han provado ser correctos en todo aspecto sobre el incinerador.

1) "Los incineradores son mas costosos que las alternativas.

2) Los incineradores competen con el recyclo, cual es una manera mas apropiada de resolver desperdicios solidos - recyclo es mas economico y hace menos daño a la comunidad y al ambienate (tierra y agua).

3) Los incineradores producen ceniza las cuales contienen metales toxicos, y los cuales tienen que ser desachados en algun lugar y los cuales causan enfermedades fatales.

4) Las communidades que tienen incineradores se convierten en addictos de basura, teniendo que transportar basura, esencial para el incinerador. Las comunidades con incinerador se vuelven adictas con basura quemable."

Essex County esta importando basura de New York, a ahora quiere basura de otras condados para quemar.

El ICATW quiere poner presión en el City Council y la Board of Freeholders para solicitar resultados. Para información en lòs reuniones llame 589-4668.

Angelo
Pharmacy
492 Ferry St.
589-6530

Perez
Accounting Service
43 Fleming Ave.
Newark, N.J. 07105

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220 Jefferson St. 344-6633

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Edna Rodriguez
Juarez Santos
Nancy Zak

Protest March To City Hall

- The garbage incinerator
- Ironbound Stadium field closed for 3 years
- Dioxin never cleaned up
- Ironbound Bathhouse never replaced
- Sludge incinerator planned for Ironbound.

Wed. June 19th 7:00 PM

Meet at St. Stephan's Church
March up Ferry St. to City Hall or
Come to Council meeting 8:00 PM.

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